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City of Willoughby Hills

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ORDINANCE NO. 2020-53-AMENDED

AN ORDINANCE AUTHORIZING AND DIRECTING THE MAYOR TO ENTER INTO A CONTRACT FOR GENERAL LIABILITY INSURANCE COVERAGE FOR THE CITY OF WILLOUGHBY HILLS AND DECLARING AN EMERGENCY.

WHEREAS, on September 11, 2020, the City of Willoughby Hills ("the City") received the renewal quote from USI and the Public Entities Pool of Ohio ("PEP") for the City Property and General Liability insurance which renews on October 17, 2020, consisting of thirty-seven (37) pages (**EXHIBIT 1**); and

WHEREAS, USI also provided a one (1) page guide (**EXHIBIT 2**) entitled "Free Legal Access Hotline" and a sixteen (16) page endorsement (**EXHIBIT 3**) entitled "Active Assailant Coverage" with the renewal proposal; and

WHEREAS, said renewal represents a three-year rate guarantee (subject to a 60% loss ratio) with an annual premium of seventy-seven thousand and thirty-five dollars (\$77,035); and

WHEREAS, the expiring contribution is seventy-seven thousand four hundred eighty-one dollars (\$77,481), including all of the endorsements processed throughout the year; and

WHEREAS, while Council authorized the Mayor to go out to bid for these professional services at the July 23, 2020, Council meeting, several factors were considered to instead accept the proposed bid for a renewal through USI, including, but not limited to: 1) USI's initial premium dating back to 2015 represented a savings to the City of nearly \$30,000; 2) USI's current proposal represents a savings to the City of four hundred and forty-six dollars (\$446); 3) USI's recent addition to legal firm representation for public entities is a policy improvement; 4) increased property valuations as a result of CBIZ assessment; 5) grant availability through PEP; 6) the past experience with USI, being very positive and fair; 7) PEP's reputation throughout area municipal entities as a reputable insurance company; and 8) the cost of going out to bid with the potential premium analysis based upon the current Claims Run Loss Summary from PEP, along with outstanding claims not yet included on the Summary; and

WHEREAS, the Mayor has recommended that the City renew its policy of municipal general liability and property insurance with USI and Public Entities Pool of Ohio based upon the factors listed above.

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF WILLOUGHBY HILLS, COUNTY OF LAKE, STATE OF OHIO THAT:

SECTION 1. The Mayor shall be, and is hereby authorized and directed to enter into a contract for General Liability Insurance Coverage at a premium or premiums not to exceed **seventy-seven thousand, thirty-five dollars (\$77,035)** pursuant to the terms and conditions as identified in the *USI – Property & Casualty Insurance Proposal prepared for the City of Willoughby Hills on October 17, 2020.*

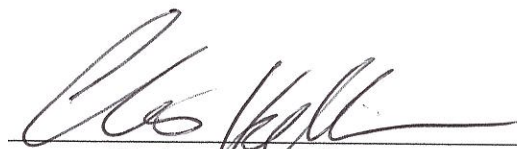
SECTION 2. The actions of this Council concerning and relating to the passage of this legislation were conducted in lawful meetings of this Council, and that all deliberations of this Council and any of its committees that resulted in such formal action were in compliance with all legal requirements including Chapter 107 of the Codified Ordinances of the City of Willoughby Hills.

SECTION 3. This Ordinance constitutes an emergency measure in that the same provides for the immediate preservation of the public peace, health, safety and welfare of the inhabitants of the City of Willoughby Hills, insofar as it further provides for the usual daily operation of a municipal department, to wit: timely continuance of general liability insurance coverage for the City; wherefore, this ordinance shall be in full force and effect upon and after its passage and approval by the Mayor.

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PASSED: October 8, 2020



Christopher Hallum
President of Council

Submitted to the Mayor for his approval
on this 9th day of October, 2020

Approved by the Mayor

October 9, 2020



G. Andrew Gardner
Mayor

ATTEST:



Joanne Monaco
Clerk of Council